27TH ANNIVERSARY OF TURKEY'S INVASION OF THE REPUBLIC OF CYPRUS

HON. MICHAEL E. CAPUANO

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 20, 2001

Mr. CAPUANO. Mr. Speaker, on July 20th 2001, we will mark the 27th anniversary of Turkey's invasion of the Sovereign State of Cyprus. On this date in 1974, Turkish troops began a campaign to forcibly evict nearly 200,000 Greek Cypriots from their homes located in the northern part of the island of Cyprus. After twenty-seven years, Greek Cypriots are still prohibited from returning to their homes and remain refugees within their own country.

Nearly 1,000 women were raped, their ages vary from 12 to 78, while over 6,000 Greek Cypriots were massacred, many of them tortured to death. Over 1,600 men, women and children who vanished during the invasion have not been accounted for, and the Turkish government continues to refuse to provide information as to their whereabouts.

Despite these heinous crimes, Turkey continues to relocate some 80,000 Turkish citizens to Northern Cyprus, thus changing the demographic structure in the north. Many of these Turkish citizens occupy homes and estates once belonging to Greek Cypriots who were evicted during the invasion. Additionally, historical institutions of religious and cultural heritage have been willfully pillaged and destroyed.

Tragically, there are only 500 Greek Cypriots still living in the occupied area, and even those few families are subject to constant and systematic campaigns of harassment and intimidation. They are forbidden to attend school or work, denied medical assistance and cannot visit their families living in the Republic of Cyprus. This blatant violation of international law and basic human rights must not be tolerated.

In 1983, Turkey encouraged a "unilateral declaration of independence" by the Turkish Republic of Northern Cyprus (TRNC). The United Nations Security Council as well as our government condemned this declaration. To date the TRNC is not officially recognized as a sovereign State by any country except for Turkey.

Mr. Speaker, since that time, the international community has made some progress on this issue. In June of 1999, the European Commission of Human Rights found Turkey responsible for continuing to violate several provisions of the European Convention of Human Rights, including not accounting for missing persons, limiting the living conditions of the enslaved, and failing to protect the properties of the displaced persons.

The recent decision of the European Parliament (EP) to approve a report delivered by Jaques Poos, the former Foreign Minister of Luxembourg and the Cyprus Rapporteur of the EP Foreign Relations Commission, has rattled Turkey and the Denktash regime. The decision accused the illegal TRNC regime and Turkey of a lack of progress in efforts to find a solution on the island. In addition to insisting that the Turkish occupation forces withdraw from the island, the report defended the Greek Cypriot's position that would allow for its mem-

bership in the European Union, before a settlement of the Cyprus issue.

Mr. Denktash and his government at present are experiencing some difficulties of their own. Faced with collapsing banks, unemployment, inflation and devalued wages—the situation could be ready for change.

Mr. Speaker, I reiterate my argument from last year that the continued occupation of Northern Cyprus is clearly an affront to over 90 United Nations and Security Council resolutions calling on Turkey to withdraw its forces and return refugees to their homes and for Turkey to respect the sovereignty, independence and territorial integrity and unity of the Republic of Cyprus. This is an insult to the United States and the global community which has worked tirelessly to unify Greek and Turkish Cypriots in a peaceful manner.

I hope that the United States and the international community will continue to advocate for a peaceful solution to this conflict that has torn Cyprus apart and caused 27 years of suffering for thousands of innocent people.

H.R. 333 PROVIDES RELIEF TO FAMILIES, CONSUMERS, FARM-ERS, AND SMALL BUSINESSES

HON. DENNIS MOORE

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, March 20, 2001

Mr. MOORE. Mr. Speaker, I rise to share my support for H.R. 333, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2001. H.R. 333 is the culmination of many years of compromise and discussion in Congress and among consumer advocates and business representatives. This bill is the culmination of efforts to protect families filing bankruptcy, family farmers, and small businesses without negatively harming responsible borrowers

In recent years, the bankruptcy filing rate has increased rapidly, with a record high of 1.4 million in 1998. In 2000, over \$40 billion was discharged through bankruptcies. Retailers pass on the costs of losing this money to all consumers by raising prices for goods and services. All consumers, regardless of their use of credit, pay for these discharged debts. In fact, bankruptcies cost each household in America \$400 per year.

Furthermore, creditors are forced to restrict access to credit as bankruptcies cost creditors more and more money. This restricted access to credit disproportionately affects low-income Americans, who are most in need of affordable credit for mortgages and consumer purchases. It is more important than ever, given the recent economic downturn, that we fight to lower prices for consumers and provide equal access to credit to all Americans.

Mr. Speaker, H.R. 333, fairly addresses the concerns of bankruptcy filers, consumers, and creditors. This bill contains a needs-based formula that directs filers into chapter 7 or Chapter 13 based on their ability to pay. Filers earning less than the national median income are not affected by this legislation. Furthermore, if filers earn more than the national median income, but if after paying the allowable monthly deductions and secured debts payments the filers are unable to pay not less than the lesser of 25 percent of non-priority

unsecured debt or \$6,000 (or \$100 a month), whichever is greater, or \$10,000, they will have access to Chapter 7 without qualification. These precautions are taken to ensure that those who can afford to pay their debts are required to do so. And even if a filer is above the limits, this bill protects those who have special circumstances such as a decline in income or unexpected medical expenses that can be taken into account and preclude moving the filer into Chapter 13.

All of these provisions are included to ensure that bankruptcy relief is available to those who are truly in need, while ending the abuses in the system by irresponsible debtors who are capable of repaying their debts.

Furthermore, Mr. Speaker, H.R. 333 includes provisions to protect women and children, those individuals who typically have the most to lose in bankruptcy proceedings. There has been criticism that the bill would put women and children in competition with credit and finance companies for scarce resources of the debtor. This is not the case, however. Current bankruptcy law puts child support and alimony payments in seventh priority. H.R. 333 moves alimony and child support to the first priority of debts to be repaid. H.R. 333 also protects savings for a child's education and retirement savings. Additionally, it strengthens the ability of women to collect marital dissolution obligations.

Also of importance is the provisions that permanently extends Chapter 12, the agricultural bankruptcy chapter. It also adjusts the jurisdictional debt limit so it may be adjusted periodically pursuant to the Consumer Price Index and provides different treatment for certain tax claims arising from the disposition of a family farm. Protection of family farms is especially important given the low commodity prices of recent years. Farmers need this protection.

Finally, H.R. 333 contains a number of provisions that were devised to address serious problems in the small business bankruptcy context. Small businesses often work with small profit margins and an even smaller margin for error. Thus they cannot afford the losses they are faced with by bankruptcy abuses.

Currently, the bankruptcy system significantly harms small businesses with endless delays that last for months and even years. H.R. 333 includes provisions improving the management of bankruptcies by providing effective cost and delay reduction by incorporating several time-tested techniques.

Specifically, the bill directs bankruptcy judges to actively manage Chapter 11 cases, thereby encouraging debtors and creditors to work together to try to move businesses out of bankruptcy, and restore them to normal business practice and protecting employees.

The bill also encourages the development of standard-form plans and disclosure statements. Current law requires disclosure statements to be drafted from scratch, which greatly contributes to the costs of the Chapter 11 process. The use of standard-form plans and disclosure statements would free up vital assets that companies could otherwise use to help in the reorganization.

I believe in personal responsibility, and not spending more than you make. I also realize, however, that there are circumstances in life that prevent honest and hard-working individuals and families from getting ahead. A death